

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED
10/25/22 9:34 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:)	
MATTHEW CHARLES BARR)	
MICHELE JANE BARR,)	
<u>Debtors</u>)	Bankruptcy No. 22-70188-JAD
)	
AMERICREDIT FINANCIAL SERVICES, INC.)	Chapter 13
dba GM FINANCIAL,)	Doc. # 44
<u>Movant</u>)	
)	Related To Document No. 32
v.)	
)	
MATTHEW CHARLES BARR)	
MICHELE JANE BARR,)	
<u>Respondent(s)</u>)	
)	
RONDA J. WINNECOUR,)	
<u>Trustee</u>)	
)	

STIPULATION

NOW COMES, AmeriCredit Financial Services, Inc. dba GM Financial (“GM Financial”), by and through its counsel, Morton & Craig LLC, and Matthew and Michele Barr (“Debtors”) by and through their counsel Jeffrey Wayne Ross, Esquire, and stipulate and agree as follows:

RECITALS

WHEREAS, the Debtors filed a voluntary petition for relief under Chapter 13 of Title 11, United States Code on June 3, 2022;

WHEREAS, the Debtors and GM Financial are parties to a Motor Vehicle Installment Sales Contract dated March 17, 2016 (the “Contract”) whereby the Debtors financed the purchase of a 2013 Dodge Durango bearing vehicle identification number 1C4RDJDG9DC509436 (the “Vehicle”);

WHEREAS, the Debtors filed a Chapter 13 Plan on June 17, 2022 in which the Debtors proposed to modify GM Financial's lien and pay GM Financial a total of \$4,098.00 with no interest for the Vehicle;

WHEREAS, GM Financial filed a secured proof of claim on June 24, 2022 in the amount of \$4,126.75 with contract interest accruing at an annual rate of 9.99%;

WHEREAS, the Debtors and GM Financial have resolved the issues surrounding the Debtors' treatment of GM Financial's secured claim in the Chapter 13 Plan and seek to enter into this Stipulation to resolve said issues.

NOW THEREFORE, the Debtors and GM Financial hereby stipulate and agree as follows:

1. The Chapter 13 Plan dated June 17, 2022 shall incorporate the terms of this Stipulation as it relates to GM Financial's secured claim or if the Debtors decide to file an amended Chapter 13 Plan, said amended Chapter 13 Plan shall incorporate the terms of this Stipulation as it relates to GM Financial's secured claim.
2. That GM Financial shall have a secured claim in the amount of \$4,126.75 with annual interest to accrue at 6.0%, with any remainder of GM Financial's claim to be treated as an unsecured claim.
3. That GM Financial shall retain its lien on the Vehicle until the earlier of payment of the underlying debt under non-bankruptcy law or the Debtors receiving a discharge.
4. That this Stipulation shall become null and void, without further Order of Hearing, if the Debtors' underlying Chapter 13 Bankruptcy case is converted to a Chapter 7 case or if the underlying Chapter 13 Bankruptcy case is dismissed.

Consented To:

/s/ William E. Craig
William E. Craig, Esquire
PA ID# 92329
Morton & Craig LLC
110 Marter Ave. Suite 301
Moorestown, NJ 08057
(856) 866-0100
bcraig@mortoncraig.com
Attorney For GM Financial

/s/ Jeffrey Wayne Ross
Jeffrey Wayne Ross, Esq.
PA ID #201479
Harold Shepley & Associates, LLC
209 West Patriot St.
Somerset, PA 15501
(814) 444-0500
jross@shepleylaw.com
Attorney for Debtors

/s/ Katherine M. DeSimone
Katherine M. DeSimone
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
(412) 471-5566
kdesimone@chapter13trusteedpa.com
Chapter 13 Trustee

AND NOW, this 25th day of October, 2022, upon consideration of the Stipulation entered into by counsel for GM Financial and with the Debtors, it is hereby ORDERED, ADJUDGED and DECREED that the terms of the foregoing Stipulation are hereby approved in their entirety.

BY THE COURT:

jsf

The Honorable Jeffery A. Deller

In re:
Matthew Charles Barr
Michele Jane Barr
Debtors

Case No. 22-70188-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Oct 25, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew Charles Barr, Michele Jane Barr, 724 Syline Drive, Dysart, PA 16636-9500

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RELIANCE SAVINGS BANK T/A RELIANCE BANK bnicholas@kmlawgroup.com
Jeffrey Wayne Ross	on behalf of Debtor Matthew Charles Barr jross@shepley.com bk@shepley.com
Jeffrey Wayne Ross	on behalf of Joint Debtor Michele Jane Barr jross@shepley.com bk@shepley.com
Lauren Michaels	on behalf of Creditor Office of Attorney General Department of Revenue lmichaels@attorneygeneral.gov
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

District/off: 0315-7

User: auto

Page 2 of 2

Date Rcvd: Oct 25, 2022

Form ID: pdf900

Total Noticed: 1

cmecef@chapter13trusteedpa.com

William E. Craig

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecef@gmail.com

TOTAL: 7